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Subject: Truth in Lending

**Per South Florida Sun Sentinel 'public interest
exposures of Credit Card 'shams. . . .**

My wife and I, both 94 years of age, have for some years used credit cards, "American Express, Gold, Delta, Flymiles" -- have accumulated enough 'fly miles' for perhaps 3 round trip Domestic travel -- but have been unable to use them -- -- WHY?

1. Whenever we phone for a travel date (and we phone at least 45-60 ahead of travel requested), we have at least a dozen times, been told: " sorry no seats available" - - - but after we requested 'other dates within a 4 or 4 days gap, before or/and after', we have each time been advised, "YES, you can book seats, BUT not for the 25,000 miles, but for 50,000 miles per trip"!

2. AND, off the above complaint, we have noticed, during at least the last year, that our Monthly Statements have been arriving (by U S Mails) MUCH CLOSER to "Payment Date" than ever before, causing us to be forced to MAIL our payment with a couple of days now, OR be forced to pay "late penalty" fees.

AND not a day goes by, without our receiving in the U S Mails, numerous 'sales junk mail envelopes, with new Credit Card offerings -- for new cards, with blank checks (our names printed thereon) enticements for credit card loans, etc.....

Obnoxious, Annoying, Unwanted - - - excesses (and per #1 above) outright 'bait and switch' non-business-like' perhaps illegal? tactics!!!

Hopefully, these card companies can be forced to honor their sales prospectus's and/their their 'junk mail annoyances' ????

Thanks. Louis P. and Blanche Grossman.....